

THE LAW OFFICES OF PETER E. ZIMNIS

Whitehorse Executive Center
1245 Whitehorse Mercerville Rd, Suite 412
Trenton, New Jersey 08619

Telephone (609) 581-9353

Fax (609) 581-4403

PETER E. ZIMNIS
JOHN A. ZIMNIS

March 1, 2018

Clerk, U.S. Bankruptcy Court
402 East State Street
Trenton, New Jersey 08608

Re: Christopher Lewis
Chapter 13 Case No.: 18-11321 MBK

Dear Clerk:

In reference to the above named case in which the debtor's spouse has a pension loan with her employer the State of New Jersey, please be advised on how the ending date of the pension loan is calculated.

First, her paystub dated January 12, 2018 provides that the pension loan deduction is \$224.84 bi-weekly, while her pension loan balance is \$899.36. (The Trustee's Office has a copy of this paystub). Second, we apply the mathematical formula: $\$899 \div \$224 = 4$ pay periods remaining. Third, we apply the mathematical formula: $4 \text{ pay periods} \div 2.167 = 1.84$ months remaining. Hence, the pension loan will end by April 2018.

We kindly ask that this Court take Judicial Notice on this formula to determine the end date of the pension loans for State of New Jersey employees.

Kindly contact this Office should you have any questions.

Very truly yours,

Law Office of Peter E. Zimnis

By: /s/ John Zimnis
John Zimnis, Esq.

c. Chapter 13 Trustee